

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Miscellaneous								Total	
		Marine Cargo	Marine Others	Marine Total				Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous		
		For Q4 2010-11	For Q4 2010-11	For Q4 2010-11				For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11	For Q4 2010-11		For Q4 2010-11
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																	
Direct claims	731,110	176,075	90,198	266,273	1,830,023	902,997	2,733,020	9,635	59,012	218,378	570,308	164,559	2,791,871	186,797	6,733,580	7,730,963	
Add : Claims Outstanding at the end of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	2,051,328	21,885,672	28,824,645	
Less : Claims Outstanding at the beginning of the period	4,378,591	829,716	1,216,751	2,046,467	2,054,282	12,579,327	14,633,609	69,019	23,858	1,243,321	752,190	416,020	2,581,807	1,471,175	21,190,999	27,616,057	
<b>Gross Incurred Claims</b>	<b>1,082,403</b>	<b>434,810</b>	<b>(5,915)</b>	<b>428,895</b>	<b>1,824,110</b>	<b>1,604,634</b>	<b>3,428,744</b>	<b>48,423</b>	<b>51,713</b>	<b>163,938</b>	<b>17,349</b>	<b>198,426</b>	<b>2,752,710</b>	<b>766,950</b>	<b>7,428,253</b>	<b>8,939,551</b>	
Add : Re-insurance accepted to direct claims	142,627	-	-	-	-	4,381,031	4,381,031	-	-	4,071	49,920	-	12,289	-	4,447,311	4,589,938	
Less : Re-insurance Ceded to claims paid *	557,680	261,126	(13,211)	247,915	178,153	1,440,362	1,618,515	906	10,746	127,750	21,593	96,632	391,775	551,833	2,819,750	3,625,345	
<b>Total Claims Incurred</b>	<b>667,350</b>	<b>173,684</b>	<b>7,296</b>	<b>180,980</b>	<b>1,645,957</b>	<b>4,545,303</b>	<b>6,191,260</b>	<b>47,517</b>	<b>40,967</b>	<b>40,259</b>	<b>45,676</b>	<b>101,794</b>	<b>2,373,224</b>	<b>215,117</b>	<b>9,055,814</b>	<b>9,904,144</b>	

\* Includes reinsurance ceded to claims outstanding

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		Marine Cargo	Marine Others	Marine Total				Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		For Q4 2009-10	For Q4 2009-10	For Q4 2009-10				For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	For Q4 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	542,969	153,250	134,747	287,997	1,669,022	751,651	2,420,673	9,995	58,937	188,862	139,361	159,301	1,983,314	236,537	5,196,980	6,027,946
Add : Claims Outstanding at the end of the period*	640,324	168,946	135,086	304,032	1,698,332	10,946,127	12,644,459	38,706	5,002	253,223	9,330	204,597	1,722,019	392,791	15,270,127	16,214,483
Less : Claims Outstanding at the beginning of the period*	634,090	145,043	191,952	336,995	1,312,681	10,289,174	11,601,855	38,151	43,755	229,826	7,868	394,453	1,444,104	332,512	14,092,524	15,063,609
<b>Gross Incurred Claims</b>	<b>549,203</b>	<b>177,153</b>	<b>77,881</b>	<b>255,034</b>	<b>2,054,673</b>	<b>1,408,604</b>	<b>3,463,277</b>	<b>10,550</b>	<b>20,184</b>	<b>212,259</b>	<b>140,823</b>	<b>(30,555)</b>	<b>2,261,229</b>	<b>296,816</b>	<b>6,374,583</b>	<b>7,178,820</b>
Add : Re-insurance accepted to direct claims	95,483	10,147	-	10,147	-	909,177	909,177	-	-	5,106	-	2,215	-	-	916,498	1,022,128
Less : Re-insurance Ceded to claims paid	492,651	117,406	65,194	182,600	280,450	528,392	808,842	1,763	7,260	152,792	135,994	92,686	318,390	107,763	1,625,490	2,300,741
<b>Total Claims Incurred</b>	<b>152,035</b>	<b>69,894</b>	<b>12,687</b>	<b>82,581</b>	<b>1,774,223</b>	<b>1,789,389</b>	<b>3,563,612</b>	<b>8,787</b>	<b>12,924</b>	<b>64,573</b>	<b>4,829</b>	<b>(121,026)</b>	<b>1,942,839</b>	<b>189,053</b>	<b>5,665,591</b>	<b>5,900,207</b>

\* In accordance with the guidelines, claims outstanding is furnished on net basis.

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Registration No. 115 dated August 03, 2001

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	FY 2010-11	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	2,109,006	792,765	211,033	1,003,798	7,118,502	3,165,275	10,283,777	35,725	267,524	617,335	574,554	672,695	10,750,326	1,597,700	24,799,636	27,912,440
Add : Claims Outstanding at the end of the period	4,729,884	1,088,451	1,120,638	2,209,089	2,048,369	13,280,964	15,329,333	107,807	16,559	1,188,881	199,231	449,887	2,542,646	2,051,328	21,885,672	28,824,645
Less : Claims Outstanding at the beginning of the period	4,822,015	673,888	1,214,609	1,888,497	1,925,499	10,213,481	12,138,980	43,492	8,759	1,365,068	698,080	397,414	2,105,943	1,589,016	18,346,752	25,057,264
<b>Gross Incurred Claims</b>	<b>2,016,875</b>	<b>1,207,328</b>	<b>117,062</b>	<b>1,324,390</b>	<b>7,241,372</b>	<b>6,232,758</b>	<b>13,474,130</b>	<b>100,040</b>	<b>275,324</b>	<b>441,148</b>	<b>75,705</b>	<b>725,168</b>	<b>11,187,029</b>	<b>2,060,012</b>	<b>28,338,556</b>	<b>31,679,821</b>
Add : Re-insurance accepted to direct claims	551,092	8,169	8,119,482	8,127,651	-	6,860,278	6,860,278	-	-	(3,330)	131,291	-	12,289	-	7,000,528	15,679,271
Less : Re-insurance Ceded to claims paid *	1,445,883	788,912	8,190,903	8,979,815	711,524	4,686,226	5,397,750	6,966	36,001	320,078	116,188	361,468	2,012,241	1,376,273	9,626,965	20,052,663
<b>Total Claims Incurred</b>	<b>1,122,084</b>	<b>426,585</b>	<b>45,641</b>	<b>472,226</b>	<b>6,529,848</b>	<b>8,406,810</b>	<b>14,936,658</b>	<b>93,074</b>	<b>239,323</b>	<b>117,740</b>	<b>90,808</b>	<b>363,700</b>	<b>9,187,077</b>	<b>683,739</b>	<b>25,712,119</b>	<b>27,306,429</b>

\* Includes reinsurance ceded to claims outstanding

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Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	FY 2009-10	
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Claims paid																
Direct claims	1,654,912	550,176	948,362	1,498,538	6,429,371	2,684,984	9,114,355	33,851	130,439	528,648	243,748	1,129,041	7,652,249	1,014,902	19,847,233	23,000,683
Add : Claims Outstanding at the end of the period*	640,324	168,946	135,086	304,032	1,698,332	10,946,127	12,644,459	38,706	5,002	253,223	9,330	204,597	1,722,019	392,791	15,270,127	16,214,483
Less : Claims Outstanding at the beginning of the period*	706,911	150,156	414,900	565,056	1,136,073	7,485,080	8,621,153	21,952	14,819	221,012	6,470	352,654	1,401,295	301,558	10,940,913	12,212,880
<b>Gross Incurred Claims</b>	<b>1,588,325</b>	<b>568,966</b>	<b>668,548</b>	<b>1,237,514</b>	<b>6,991,630</b>	<b>6,146,031</b>	<b>13,137,661</b>	<b>50,605</b>	<b>120,622</b>	<b>560,859</b>	<b>246,608</b>	<b>980,984</b>	<b>7,972,973</b>	<b>1,106,135</b>	<b>24,176,447</b>	<b>27,002,286</b>
Add : Re-insurance accepted to direct claims	191,314	10,352	-	10,352	4,127	917,181	921,308	-	-	28,011	-	13,122	53,671	-	1,016,112	1,217,778
Less : Re-insurance Ceded to claims paid	1,121,518	397,016	584,045	981,061	1,507,023	1,812,817	3,319,840	6,409	19,539	411,007	234,105	831,879	1,257,298	553,565	6,633,642	8,736,221
<b>Total Claims Incurred</b>	<b>658,121</b>	<b>182,302</b>	<b>84,503</b>	<b>266,805</b>	<b>5,488,734</b>	<b>5,250,395</b>	<b>10,739,129</b>	<b>44,196</b>	<b>101,083</b>	<b>177,863</b>	<b>12,503</b>	<b>162,227</b>	<b>6,769,346</b>	<b>552,570</b>	<b>18,558,917</b>	<b>19,483,843</b>

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